

Exhibit 4

Declaration of Lloyd J. Speer

The undersigned hereby declares:

My name is Lloyd J. Speer, and I am over 18 years of age and competent to testify.

- 1) My wife, Christal C. Speer, and I have been notified of the following statement that is attributed to us and appears in a written complaint filed against Mr. Chris Frank, which states in pertinent part:

“47. On August 22, 2022, First Horizon clients LS and CS advised First Horizon that while Frank and Buntin were still employed with FHA, they openly discussed their intent to leave FHA.”

- 2) The above foregoing statement is false. To the best of my recollection, Messrs. Frank and Buntin never told me they intended to leave FHA.
- 3) Below are the details of phone calls and contacts that we have had between August 19, 2022, and September 13, 2022:
 - a. **Aug. 19, 2022**-Trevor Smith of First Horizon in Cleveland, TN, called and said that Chris Frank and David Buntin had left First Horizon. This was the first time my wife and I knew anything about Frank and Buntin leaving First Horizon. We did not even know they were intending to leave. Trevor Smith said that he had been looking over our accounts and would be happy to discuss working with us. He wanted to arrange for a meeting. We told him that we would have to think about it first and did not set up a meeting. Trevor Smith did not tell us where Frank and Buntin had gone to, so we had no idea exactly what happened.
 - b. **Aug. 22, 2022**-We called the phone number for Kelsey Ridge (242-7802) and Angela McCary of First Horizon answered. In the conversation, Angela said that Frank and Buntin were now with Pinnacle Bank. Angela asked if she could set up an appointment for us with Steve McNally, a senior advisor. We told her that we were not ready to do that. We did not tell her that Chris Frank and David Buntin had told us it was their intent to leave First Horizon.
 - c. **Aug. 22, 2022**-We called Pinnacle Bank and asked to speak with David Buntin, but we had to leave a voicemail asking him to call us.
 - d. **Aug. 22, 2022**-Later in the day, David Buntin returned our call. We told him that Trevor Smith had called a few days earlier wanting to meet with us. **Buntin immediately told us that Trevor was an experienced financial planner and would do right by us if we wanted to continue with First Horizon.** We then asked Buntin why he and Frank had left First Horizon. During the conversation, **Buntin never urged us to leave First Horizon**, but said that if we wanted to stay with Chris Frank and him, they would be happy to serve us. We told David Buntin that we needed to think about it more and did not make an appointment to see either him or Chris Frank.

- e. **Sept. 9, 2022**-Angela McCary called us wanting to set up an appointment with Jonathan Ransom, a financial planner with First Horizon. We told her we were not ready to make a decision about staying with First Horizon and did not set up a meeting.
 - f. **Sept. 13, 2022**-Jonathan Ransom called asking if he could meet with us. We told him that we had been discussing between the two of us several times about whether to stay with First Horizon or go with Frank and Buntin. We told Jonathan Ransom that we thought we might go with Frank and Buntin, but that it was not settled yet.
- 4) We had not talked with either Chris Frank or David Buntin after that phone call with Buntin on Aug. 22, 2022, and until we scheduled a meeting with them, nothing was settled.
 - 5) Chris Frank and David Buntin never talked with us while they were employed with First Horizon saying that it was their intent to leave First Horizon. We only learned that they had left First Horizon after the fact, and we learned it from Trevor Smith out of the Cleveland office on Aug. 19, 2022.
 - 6) We think that it was important and only proper for us to know where Frank and Buntin had gone (which Angela McCary told us). This involves our investments and we needed to know. On Aug. 22, 2022, we called David Buntin and left a voicemail asking him to call us and he returned our call that day.
 - 7) Chris Frank and David Buntin never encouraged nor urged us to leave First Horizon. Rather, David Buntin told us that Trevor Smith was a good advisor and would do right by us if we chose to stay with First Horizon.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on this 20 day of Sept, 2022.


Lloyd J. Speer

Declaration of Christal C. Speer

The undersigned hereby declares:

My name is Christal C. Speer, and I am over 18 years of age and competent to testify.

- 1) My husband, Lloyd J. Speer, and I have been notified of the following statement that is attributed to us and appears in a written complaint filed against Mr. Chris Frank, which states in pertinent part:

“47. On August 22, 2022, First Horizon clients LS and CS advised First Horizon that while Frank and Buntin were still employed with FHA, they openly discussed their intent to leave FHA.”

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I declare under penalty of perjury that the foregoing is true and correct.

Executed on this 20 day of Sept., 2022.


Christal C. Speer